

What is claimed is:

1. A method for processing a payment from a financial account, comprising:
receiving, from a buyer having a financial account, an identification of a
supplier's invoice including an invoiced amount and a payment term selected by the supplier;
receiving an approval to pay the supplier's invoice using the financial account;
and
providing, to the supplier, a payment in accordance with the selected payment
term, the payment based on the invoiced amount and the selected payment term.
2. The method of claim 1, the financial account comprising a credit account.
3. The method of claim 2, the credit account comprising a corporate purchasing
account.
4. The method of claim 1, wherein the payment term comprises from a period from
at least three days to at most one month from a date of the approval of the invoice.
5. The method of claim 1, wherein the payment term must be one of: three days
from a date of the approval of the invoice; fifteen days from the date of the approval of the
invoice; and thirty days from the date of the approval of the invoice.
6. The method of claim 1, the payment comprising an amount equal to the invoiced
amount less a flat transaction fee and a risk intermediation fee.

7. The method of claim 6, wherein the flat transaction fee is not based on the invoiced amount.
8. The method of claim 6, the risk intermediation fee comprising a percentage of the invoiced amount.
9. The method of claim 8, the percentage comprising ten basis points.
10. The method of claim 1, the payment comprising an amount equal to the invoiced amount less a flat transaction fee, a risk intermediation fee and a financing fee.
11. The method of claim 10, the financing fee comprising a percentage of the invoiced amount, the percentage based on the payment term.
12. The method of claim 11, wherein the percentage decreases as the payment term increases.
13. The method of claim 12, said percentage being from eighty basis points to zero basis points based on the payment term.

14. The method of claim 11, said percentage comprising one of: zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

15. The method of claim 10, the risk intermediation fee comprising a first percentage of the invoiced amount, the financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

16. The method of claim 1, further comprising:
receiving, from the supplier, a change to the payment term after the approval,
said payment provided based on the change to the payment terms.

17. The method of claim 16, further comprising:
charging the supplier a flat transaction fee, a risk intermediation fee comprising a first percentage of the invoiced amount, and a financing fee comprising a second percentage of the invoiced amount, the second percentage based on the change to the payment term.

18. The method of claim 1, further comprising:
charging the invoiced amount to the financial account based on the approval.

19. A method for processing a payment from a financial account, comprising:
- receiving an approval to pay an invoiced amount to a supplier using a credit account of a buyer;
 - receiving an identification of a first payment due date selected by the supplier;
 - scheduling a payment to be provided to the supplier on the first payment due date;
 - calculating the payment based on the invoiced amount and the first payment due date;
 - receiving, prior to the first payment due date, a new payment due date from the supplier;
 - re-calculating the payment based on the invoiced amount and the new payment due date; and
 - scheduling the payment to be provided to the supplier on the new payment due date.

20. A method for processing a payment from a financial account, comprising:

- receiving an approval to pay an invoiced amount to a supplier from a credit account of a buyer;
- receiving an identification of a first payment term for the invoiced amount, the payment term selected by the supplier;
- calculating a first payment to be paid to the supplier at an end of the first payment term, the first payment comprising the invoiced amount less a flat transaction fee that is not based on the invoiced amount, a risk intermediation fee comprising a first percentage of the invoiced amount, and a financing fee comprising a second percentage of the invoiced amount, the second percentage greater than the first percentage and based on a length of the first payment term;
- charging the invoiced amount to the financial account based on the approval;
- receiving, from the supplier after the approval, a second payment term to replace the first payment term;
- canceling the first payment; and
- calculating a second payment to be paid to the supplier at an end of the second payment term, the second payment comprising the invoiced amount less the flat transaction fee, the risk intermediation fee, and a financing fee comprising a third percentage of the invoiced amount, the third percentage greater than the first percentage and based on a length of the second payment term.